

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
New Jersey**In Re: **George L Franic
Dian Susan Franic**Case No.: **22-11421**Judge: **JKS**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☒ Original☐ Modified/Notice RequiredDate: 3/9/2022☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /S/ DGB Initial Debtor: /S/ GLF Initial Co-Debtor /S/ DSF

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ 1200.00 Monthly to the Chapter 13 Trustee, starting in March 2022 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorney fees	Unknown
Marie Ann Greenberg, Ch. 13 Trustee	Trustee commissions	Unknown
Internal Revenue Service	Taxes and certain other debts	Unknown
State of New Jersey	Taxes and certain other debts	Unknown

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Creditor

PNC - mortgage current
City of Clifton - ongoing taxes current

g. Secured Claims to be Paid in Full Through the Plan ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Phoenix Funding Corp.	Tax lien	\$43,998.29
Discover	Judgment lien J-021912-2021 L-230-21	\$17,924.28 - lien to be discharged and released upon payment of \$17,924.28 through Chapter 13 plan

Part 5: Unsecured Claims ☐ **NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒

**N
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N
E**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 9, 2022 /s/ George L Franic
George L Franic
Debtor

Date: March 9, 2022 /s/ Dian Susan Franic
Dian Susan Franic
Joint Debtor

Date: March 9, 2022 /s/ David G. Beslow
David G. Beslow
Attorney for the Debtor(s)

In re:
George L Franic
Dian Susan Franic
Debtors

Case No. 22-11421-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 24, 2022

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ George L Franic, Dian Susan Franic, 23 6th Avenue, Clifton, NJ 07011-2905
cr	+ Phoenix Funding, Inc., c/o Benedict J. Caiola, Esq., 1148 Springfield Avenue, Mountainside, NJ 07092-2906
519514360	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
519514366	+ Clifton Tax Assessor, 900 Clifton Avenue, Clifton, NJ 07013-2708
519514370	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
519514371	+ Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
519514373	+ Experian, P.O. Box 4500, Allen, TX 75013-1311
519514372	+ Experian, P.O. Box 2002, Allen, TX 75013-2002
519514377	+ PNC Bank, N.A., Corporate Office & Headquarters, 249 5th Avenue, Ste. 30, Pittsburgh, PA 15222-2707
519514379	+ PNC Bank, National Association, 249 Fifth Ave, Pittsburgh, PA 15222-2707
519514375	+ Phoenix Funding Inc., 917 Mountain Avenue, Mountainside, NJ 07092-2723
519514376	+ Phoenix Funding, Inc. c/o, GMS Law, 660 New Road, First Floor, Northfield, NJ 08225-1668
519514383	+ Porfolio Recovery, 500 Summit Lake Drake, Valhalla, NY 10595-1340
519514385	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
519514392	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
519514393	+ TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
519514394	++ VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448 address filed with court:, Valley National Bank, Attn: Bankruptcy, 1455 Valley Rd, Wayne, NJ 07470
519514395	+ Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 24 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 24 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519514350	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 24 2022 20:44:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
519524303	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 24 2022 20:42:20	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519537369	Email/PDF: bncnotices@becket-lee.com	Mar 24 2022 20:52:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519514352	+ Email/Text: ebnbankruptcy@ahm.honda.com	Mar 24 2022 20:44:00	American Honda Finance, Po Box 168128, Irving, TX 75016-8128
519514354	+ Email/PDF: bncnotices@becket-lee.com	Mar 24 2022 20:42:24	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519514356	+ Email/PDF: bncnotices@becket-lee.com		

District/off: 0312-2

User: admin

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Date Rcvd: Mar 24, 2022

Form ID: pdf901

Total Noticed: 50

		Mar 24 2022 20:52:42	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519514369	Email/Text: mrdiscen@discover.com	Mar 24 2022 20:38:00	Discover Financial, Pob 15316, Wilmington, DE 19850
519520008	Email/Text: mrdiscen@discover.com	Mar 24 2022 20:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519514368	+ Email/Text: mrdiscen@discover.com	Mar 24 2022 20:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519514374	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 24 2022 20:43:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519514362	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 24 2022 20:41:50	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519514363	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 24 2022 20:42:20	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519514364	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 24 2022 20:41:50	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519532966	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 24 2022 20:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519514358	Email/Text: Bankruptcy.Notices@pnc.com	Mar 24 2022 20:38:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
519525488	Email/Text: Bankruptcy.Notices@pnc.com	Mar 24 2022 20:38:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519514378	Email/Text: Bankruptcy.Notices@pnc.com	Mar 24 2022 20:38:00	PNC Bank, National Association, PO Box 5570, Cleveland, OH 44101-0570
519514380	Email/Text: Bankruptcy.Notices@pnc.com	Mar 24 2022 20:38:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519514381	Email/Text: Bankruptcy.Notices@pnc.com	Mar 24 2022 20:38:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
519514367	Email/Text: signed.order@pfwattorneys.com	Mar 24 2022 20:38:00	Discover c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519514382	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 24 2022 20:42:16	Porfolio Recovery, 140 Corporate Blvd., Norfolk, VA 23502-4952
519514384	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 24 2022 20:42:24	Porfolio Recovery Associates, Po Box 12914, Norfolk, VA 23541-0914
519514387	+ Email/PDF: gecsed@recoverycorp.com	Mar 24 2022 20:41:56	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
519514386	+ Email/PDF: gecsed@recoverycorp.com	Mar 24 2022 20:42:13	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519514388	+ Email/PDF: gecsed@recoverycorp.com	Mar 24 2022 20:42:13	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519514389	+ Email/PDF: gecsed@recoverycorp.com	Mar 24 2022 20:42:13	Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001
519514390	+ Email/PDF: gecsed@recoverycorp.com	Mar 24 2022 20:42:13	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519514391	+ Email/PDF: gecsed@recoverycorp.com	Mar 24 2022 20:41:56	Synchrony Bank/PC Richards & Sons, C/o Po Box 965036, Orlando, FL 32896-0001
519514396	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 24 2022 20:38:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
519514397	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 24 2022 20:38:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

District/off: 0312-2

User: admin

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Date Rcvd: Mar 24, 2022

Form ID: pdf901

Total Noticed: 50

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519514351	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
519537400	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519514353	*+	American Honda Finance, Po Box 168128, Irving, TX 75016-8128
519514355	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519514357	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519514361	*	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
519514365	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Po Box 15369, Wilmington, DE 19850
519532992	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519514359	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2022 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor George L Franic yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
David G. Beslow	on behalf of Joint Debtor Dian Susan Franic yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Keith A. Bonchi	on behalf of Creditor Phoenix Funding Inc. keith@gmslaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6